

Insured: Luis Graves
 Date of Loss: 5/4/2020
 Claim #: 300-0219080-2020
 Property Address: 3523 Eastend Dr., Humbolt, TN 38343

(The above referenced information is hereby collectively referred to as the "claim.")

AGREEMENT AWARD

As the duly appointed appraisers for the respective parties, we the undersigned, hereby acknowledge and proclaim as follows:

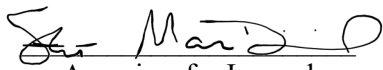

Each of us has reviewed the necessary documentation, including appraisals, photographs, and whatever additional information was necessary to form reasonable opinions as to the proper loss calculation for the above referenced claim.

Each of us has reviewed the information, and conclusions of the other appraisers relative to the above referenced claim, and taken the information contained therein into consideration in forming our opinions, and conclusions.

Having reached the consensus required to resolve the above referenced claim, each of us has duly and conscientiously performed the work necessary, and we have hereby formed the opinion that the actual cash value and/or replacement cost value where applicable, for the property damaged in the above referenced claim, and find as follows:

Coverage Type	Replacement Cost	Actual Cash Value
Additional Living Expense	Not Applicable	Not Applicable
Contents:	Not Applicable	Not Applicable
Dwelling	\$490,045.13	\$448,753.10
Other Structure	\$14,398.30	\$12,547.69
Ordinance & Law	Not Applicable	Not Applicable
Total Amount of Loss	\$504,443.43	\$461,300.79

Limitations - The above referenced conclusions remain subject to applicable policy language and exclusions, as well as deductible obligations of the insured. The above referenced figures included in any previously paid sums, such that prior payments should be deducted from said conclusions for calculation of amount outstanding if any. In no way are these findings opinions about coverage, or coverage terms, which may be determined or applied by others.

Date: 3/8/2021  Appraiser for Insured Stuart MacDiarmid	Date: Appraiser for Carrier Jonathan Clements	Date: 03/08/2021  Appraiser for Carrier Mary Jo O'Neal
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